

*2007 Long-Term Care Rate Guide
Premium Rate Increase History Section
Company Explanation Section*

THRIVENT FINANCIAL FOR LUTHERANS

<i>Policy Form</i>	<i>Explanation</i>
12067	The range of increase, for all versions of 12067, was from 0% - 5% with the maximum being 5%. The average increase to these policies was 2.0%, affecting the issue ages of 70 - 84 only.
12068	The range of increase, for all versions of 12068, was from 0% - 5% with the maximum being 5%. The average increase to these policies was 2.0%, affecting the issue ages of 70 - 84 only. Rate changes are not required to be approved in the states of Alaska, Hawaii, and Montana.
12070	The range of increase, for all versions of 12070, was from 0% - 5% with the maximum being 5%. The average increase to these policies was 1.3%, affecting the issue ages of 70 - 84 only. Rate changes are not required to be approved in the states of Alaska, Hawaii, and Montana.
12105 and 12106	The average increase is 20%. The increase is needed due to three major factors: 1) Lower than expected investment earnings; 2) Higher than expected persistency (lower lapse and mortality); 3) Higher than expected projected morbidity.
12105 and 12106	The average increase is 20%. The increase is needed due to three major factors: 1) Lower than expected investment earnings; 2) Higher than expected persistency (lower lapse and mortality); 3) Higher than expected projected morbidity.
12105 and 12106	The average increase is 20%. The increase is needed due to three major factors: 1) Lower than expected investment earnings; 2) Higher than expected persistency (lower lapse and mortality); 3) Higher than expected projected morbidity.
4911	The range of increase, for all versions of 4911, was from 0% - 5% with the maximum being 5%. The average increase to these policies was 2.0%, affecting the issue ages of 70 - 84 only. Rate changes are not required to be approved in the states of Alaska, Hawaii, and Montana.
4912	The range of increase, for all versions of 4912, was from 0% - 5% with the maximum being 5%. The average increase to these policies was 1.3%, affecting the issue ages of 70 - 84 only. Rate changes are not required to be approved in the states of Alaska, Hawaii, and Montana.
H2-LA-LTC-1	The average increase is 20%. The increase is needed due to three major factors: 1) Lower than expected investment earnings; 2) Higher than expected persistency (lower lapse and mortality); 3) Higher than expected projected morbidity.
H2-LA-LTC-1	The average increase is 20%. The increase is needed due to three major factors: 1) Lower than expected investment earnings; 2) Higher than expected persistency (lower lapse and mortality); 3) Higher than expected projected morbidity.

H2-LA-LTC-1	The average increase is 20%. The increase is needed due to three major factors: 1) Lower than expected investment earnings; 2) Higher than expected persistency (lower lapse and mortality); 3) Higher than expected projected morbidity.
H2-LN-LTC-1 and H2-LH-LTCH-1	The average increase is 15%. The increase is needed due to three major factors: 1) Lower than expected investment earnings; 2) Higher than expected persistency (lower lapse and mortality); 3) Higher than expected projected morbidity.
H2-LN-LTC-1 and H2-LH-LTCH-1	The average increase is 15%. The increase is needed due to three major factors: 1) Lower than expected investment earnings; 2) Higher than expected persistency (lower lapse and mortality); 3) Higher than expected projected morbidity.
H2-LN-LTC-1 and H2-LH-LTCH-1	The average increase is 15%. The increase is needed due to three major factors: 1) Lower than expected investment earnings; 2) Higher than expected persistency (lower lapse and mortality); 3) Higher than expected projected morbidity.
H3-NN-LTCN-1(97) and H3-NC-LTCC-1(97)	The average increase is 37%. The increase is needed due to three major factors: 1) Lower than expected investment earnings; 2) Higher than expected persistency (lower lapse and mortality); 3) Higher than expected projected morbidity.
H3-NN-LTCN-1(97) and H3-NC-LTCC-1(97)	The average increase is 37%. The increase is needed due to three major factors: 1) Lower than expected investment earnings; 2) Higher than expected persistency (lower lapse and mortality); 3) Higher than expected projected morbidity.
H3-NN-LTCN-1(97) and H3-NC-LTCC-1(97)	The average increase is 37%. The increase is needed due to three major factors: 1) Lower than expected investment earnings; 2) Higher than expected persistency (lower lapse and mortality); 3) Higher than expected projected morbidity.